

SUBSTITUTION OF TRUSTEE

WHEREAS, on MAY 9, 1973, HAROLD G. POOLE AND WIFE,
DORA E. POOLE, executed a Deed of Trust
 to DELTA TITLE COMPANY, Trustee for the use and benefit
 of NATIONAL MORTGAGE COMPANY, which Deed of
 Trust is on file and of record in the office of the Chancery Clerk of
DESOTO COUNTY, Mississippi, in Deed of Trust
 Record Book 160 at Page 288 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed
 of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any
 assignee is authorized to appoint a Trustee in the place and stead of the
 original Trustee or any successor Trustee in said Deed of Trust.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM
 ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have
 all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed
 on this the 26TH day of MAY, 1993.

STATE MS.-DESOTO CO. *W/A*
 FILED *W/D*

JUN 17 10 32 AM '93

LOMAS MORTGAGE USA, INC. FORMERLY,
 THE LOMAS & NETTLETON COMPANY

BY: *Karen R. Nelson*

BK 644 PG 760

W.E. DAVIS CH. CLK.

ITS KAREN R. NELSON, ASST. VICE PRESIDENT

STATE OF TEXAS

COUNTY OF DALLAS

PERSONALLY appeared before me, the undersigned authority in and for the
 jurisdiction aforesaid, KAREN R. NELSON, who acknowledged to me
 that she is ASSISTANT VICE PRESIDENT of LOMAS MORTGAGE USA, INC., FORMERLY,
THE LOMAS & NETTLETON COMPANY, and acknowledged to me that she signed
 and delivered the above and foregoing Substitution of Trustee on behalf of
LOMAS MORTGAGE USA, INC., FORMERLY, THE LOMAS & NETTLETON COMPANY,
 after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 26TH day of
MAY, 1993.

Johnny Roberts
 NOTARY PUBLIC

My Commission Expires:

